

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Bonnie E. Bakaric
Debtor

Case No. 19-01945-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: TWilson
Form ID: 309I

Page 1 of 2
Total Noticed: 35

Date Rcvd: May 07, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 09, 2019.

db +Bonnie E. Bakaric, 214 Wyoming Street, Middletown, PA 17057-1645
5194854 +Amex/Bankruptcy, Correspondence, Po Box 981540, El Paso, TX 79998-1540
5194857 +Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
5194861 +Bureau of Account Managment, 3607 Rosemont Ave Ste 502, Po Box 8875,
Camp Hill, PA 17001-8875
5194878 +Comenity/MPRC, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
5194880 +Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard,
Mason, OH 45040-8999
5194882 +Diversified Adjustment Swervices, Inc, Dasi-Bankruptcy, Po Box 32145,
Fridley, MN 55432-0145
5194883 +Kohls/Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5194886 +New Cumberland F C U, 345 Lewisberry Rd, New Cumberland, PA 17070-2306

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty E-mail/Text: cjulius@ljacobsonlaw.com May 07 2019 19:12:29 Chad J. Julius,
Jacobson & Julius, 8150 Derry Street, Suite A, Harrisburg, PA 17111

tr +E-mail/Text: dehartstaff@pamd13trustee.com May 07 2019 19:12:49
Charles J DeHart, III (Trustee), 8125 Adams Drive, Suite A, Hummelstown, PA 17036-8625
ust +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV May 07 2019 19:12:43 United States Trustee,
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
cr +EDI: PRA.COM May 07 2019 23:13:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
5194855 EDI: BANKAMER.COM May 07 2019 23:13:00 Bank of America, Attn: Bankruptcy, Po Box 982238,
El Paso, TX 79998
5194869 +EDI: CAPITALONE.COM May 07 2019 23:13:00 Capital One, Attn: Bankruptcy, Po Box 30285,
Salt Lake City, UT 84130-0285
5194870 +EDI: CHASE.COM May 07 2019 23:13:00 Chase Card Services, Attn: Bankruptcy, Po Box 15298,
Wilmington, DE 19850-5298
5194872 +EDI: WFNNB.COM May 07 2019 23:13:00 Comenity Bank/Avenue, Attn: Bankruptcy,
Po Box 182125, Columbus, OH 43218-2125
5194873 +EDI: WFNNB.COM May 07 2019 23:13:00 Comenity Bank/Jessica London, Attn: Bankruptcy,
Po Box 182125, Columbus, OH 43218-2125
5194874 +EDI: WFNNB.COM May 07 2019 23:13:00 Comenity Bank/Kingsize, Attn: Bankruptcy,
Po Box 182125, Columbus, OH 43218-2125
5194876 +EDI: WFNNB.COM May 07 2019 23:13:00 Comenity Bank/Lane Bryant, Attn: Bankruptcy,
Po Box 182125, Columbus, OH 43218-2125
5194879 +EDI: CCS.COM May 07 2019 23:13:00 Credit Collection Services, Attn: Bankruptcy,
725 Canton St, Norwood, MA 02062-2679
5194881 EDI: DISCOVER.COM May 07 2019 23:13:00 Discover Financial, Attn: Bankruptcy Department,
Po Box 15316, Wilmington, DE 19850
5194884 +EDI: MID8.COM May 07 2019 23:13:00 Midland Funding, 2365 Northside Dr Ste 300,
San Diego, CA 92108-2709
5194887 +E-mail/Text: bankruptcynotices@psecu.com May 07 2019 19:12:50 P S E C U,
Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
5194898 +E-mail/Text: collections1@primewayfcu.com May 07 2019 19:12:53 Primeway Fcu,
Attn: Bankruptcy, Po Box 53088, Houston, TX 77052-3088
5194899 +EDI: RMSC.COM May 07 2019 23:13:00 Synchb/Care Credit, Attn: Bankruptcy, Po Box 965060,
Orlando, FL 32896-5060
5195450 +EDI: RMSC.COM May 07 2019 23:13:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
5194900 +EDI: RMSC.COM May 07 2019 23:13:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy,
Po Box 956060, Orlando, FL 32896-0001
5194902 +EDI: RMSC.COM May 07 2019 23:13:00 Synchrony Bank/ Old Navy, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060
5194903 +EDI: RMSC.COM May 07 2019 23:13:00 Synchrony Bank/Amazon, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060
5194904 +EDI: RMSC.COM May 07 2019 23:13:00 Synchrony Bank/Lowes, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060
5194905 +EDI: RMSC.COM May 07 2019 23:13:00 Synchrony Bank/Old Navy, Attn: Bankruptcy Dept,
Po Box 965060, Orlando, FL 32896-5060
5194906 +EDI: RMSC.COM May 07 2019 23:13:00 Synchrony Bank/Walmart, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060
5194907 +EDI: WTRRNBBANK.COM May 07 2019 23:13:00 Tnb-Visa (TV) / Target,
C/O Financial & Retail Services, Mailstop BV PO Box 9475, Minneapolis, MN 55440-9475
5194908 +EDI: WFFC.COM May 07 2019 23:13:00 Wells Fargo Bank NA, Attn: Bankruptcy,
1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001

TOTAL: 26

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

5194856* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998)

5194860* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998)

5194859* +Bank Of America, 4909 Savarese Circle, Fll-908-01-50, Tampa, FL 33634-2413

5194858* +Bank of America, 4909 Savarese Circle, Fll-908-01-50, Tampa, FL 33634-2413

5194862* +Bureau of Account Managment, 3607 Rosemont Ave Ste 502, Po Box 8875, Camp Hill, PA 17001-8875

5194863* +Bureau of Account Managment, 3607 Rosemont Ave Ste 502, Po Box 8875, Camp Hill, PA 17001-8875

5194864* +Bureau of Account Managment, 3607 Rosemont Ave Ste 502, Po Box 8875, Camp Hill, PA 17001-8875

5194865* +Bureau of Account Managment, 3607 Rosemont Ave Ste 502, Po Box 8875, Camp Hill, PA 17001-8875

5194866* +Bureau of Account Managment, 3607 Rosemont Ave Ste 502, Po Box 8875, Camp Hill, PA 17001-8875

5194867* +Bureau of Account Managment, 3607 Rosemont Ave Ste 502, Po Box 8875, Camp Hill, PA 17001-8875

5194868* +Bureau of Account Managment, 3607 Rosemont Ave Ste 502, Po Box 8875, Camp Hill, PA 17001-8875

5194871* +Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298

5194875* +Comenity Bank/Kingsize, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125

5194877* +Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125

5194885* +Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709

5194888* +P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013

5194889* +P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013

5194890* +P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013

5194891* +P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013

5194892* +P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013

5194893* +P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013

5194894* +P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013

5194895* +P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013

5194896* +P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013

5194897* +P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013

5194901* +Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001

TOTALS: 0, * 26, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 09, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 7, 2019 at the address(es) listed below:

Chad J. Julius on behalf of Debtor 1 Bonnie E. Bakaric cjulius@ljacobsonlaw.com,
brhoades@ljacobsonlaw.com;egreene@ljacobsonlaw.com;r63089@notify.bestcase.com
Charles J DeHart, III (Trustee) TWeef@pamd13trustee.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 3

Information to identify the case:			
Debtor 1	Bonnie E. Bakaric		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	Middle District of Pennsylvania		
Case number:	1:19-bk-01945-HWV		
Social Security number or ITIN		xxx-xx-6314	
EIN		--_-----	
Social Security number or ITIN		-----	
EIN		--_-----	
Date case filed for chapter		13 5/6/19	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Bonnie E. Bakaric	
2. All other names used in the last 8 years		
3. Address	214 Wyoming Street Middletown, PA 17057	
4. Debtor's attorney Name and address	Chad J. Julius Jacobson & Julius 8150 Derry Street, Suite A Harrisburg, PA 17111	Contact phone 717 909-5858 Email: cjulius@ljacobsonlaw.com
5. Bankruptcy trustee Name and address	Charles J DeHart, III (Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036	Contact phone 717 566-6097 Email: dehartstaff@pamd13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court Ronald Reagan Federal Building 228 Walnut St, Rm 320 Harrisburg, PA 17101-1737	Hours open: Monday – Friday 9:00 AM to 4:00 PM Contact phone (717) 901-2800 Date: 5/7/19

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	June 13, 2019 at 11:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Valid photo identification and proof of social security number are required ***	Location: Ronald Reagan Federal Building, Trustee Hearing Rm, Rm. 1160, 11th Floor, 228 Walnut Street, Harrisburg, PA 17101												
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<table border="0"> <tr> <td>Deadline to file a complaint to challenge dischargeability of certain debts:</td> <td>Filing deadline: 8/12/19</td> </tr> <tr> <td colspan="2">You must file:</td> </tr> <tr> <td colspan="2"> <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). </td> </tr> <tr> <td>Deadline for all creditors to file a proof of claim (except governmental units):</td> <td>Filing deadline: 7/15/19</td> </tr> <tr> <td>Deadline for governmental units to file a proof of claim:</td> <td>Filing deadline: 11/2/19</td> </tr> </table> <hr/> <p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <table border="0"> <tr> <td>Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</td> <td>Filing deadline: 30 days after the conclusion of the meeting of creditors</td> </tr> </table>		Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 8/12/19	You must file:		<ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 		Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 7/15/19	Deadline for governmental units to file a proof of claim:	Filing deadline: 11/2/19	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 8/12/19													
You must file:														
<ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 														
Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 7/15/19													
Deadline for governmental units to file a proof of claim:	Filing deadline: 11/2/19													
Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors													
9. Filing of plan	The debtor has filed a plan. The plan and notice of confirmation hearing will be sent separately.													
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.													
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.													
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.													
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.													